

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ABBY LYNN MCHUGH

Debtor(s)

Case No. 18-20419JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/03/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,750.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,060.00
Less amount refunded to debtor	\$528.42

NET RECEIPTS: **\$2,531.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$131.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,531.58**

Attorney fees paid and disclosed by debtor: \$1,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,403.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	1,456.00	1,456.34	1,456.34	0.00	0.00
CAPITAL ONE(*)	Unsecured	240.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	0.00	1,398.36	1,398.36	0.00	0.00
CLEARVIEW FCU**	Unsecured	6,853.00	6,853.89	6,853.89	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	457.86	457.86	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	232.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	413.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC(*)	Secured	99,324.22	126,149.44	0.00	0.00	0.00
DITECH FINANCIAL LLC(*)	Secured	0.00	38,767.10	38,767.10	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	298.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	413.00	413.54	413.54	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	0.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	180.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	370.00	NA	NA	0.00	0.00
HAWTHORNE VILLAGE HOME OWNERS	Unsecured	6,216.25	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	928.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	436.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	229.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	2,246.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,813.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,172.00	NA	NA	0.00	0.00
NORTH FAYETTE TOWNSHIP (TRASH)	Secured	NA	99.44	99.44	0.00	0.00
NORTH FAYETTE TOWNSHIP (TRASH)	Secured	NA	396.72	396.72	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	565.52	565.52	0.00	0.00
PINNACLE CREDIT SERVICES LLC - /	Unsecured	NA	290.16	290.16	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	525.00	524.80	524.80	0.00	0.00
REC MANAGEMENT SERVICE	Unsecured	558.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	139.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	NA	1,889.92	1,889.92	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$38,767.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$954.02	\$0.00	\$0.00
TOTAL SECURED:	\$39,721.12	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,889.92	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,889.92	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,502.61	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,531.58</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$2,531.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/08/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.